



Accelerating Impact
for Young Women

Learning Brief

2025





WHAT KEEPS YOUR HOPE ALIVE?

For us, it serves as evidence that change is possible.

INSIGHTS, STORIES AND LEARNINGS

from our second year of work with
girls and young women across Africa.

Young people across the Global South are transforming their lives and communities, paving the way to a sustainable future.

They are bold, ambitious and full of potential, and have been at the heart of BRAC's work for over 50 years. With the tools, skills and confidence, our evidence shows they have the power to create sustainable futures for themselves and their communities.

The need to act now is greater than ever.

Adolescent girls and young women living in poverty and inequality are often the hardest to reach. As a result, they are often excluded from education, skills training and dignified work opportunities. They face disproportionate risks and barriers that can create challenging transitions into adulthood.

About the programme

The Mastercard Foundation Accelerating Impact for Young Women (AIM) in partnership with BRAC programme is equipping 1.2 million adolescent girls and young women (AGYW), with age-appropriate entrepreneurship, employability, and life-skills training, as well as the tools to start and scale their own businesses. This is a five-year programme and is currently operating across six African countries: Sierra Leone, Liberia, Uganda, Tanzania, Rwanda and Ghana with implementation set to begin in Kenya for later cohorts.

The programme applies BRAC's globally recognised, evidence-based approaches using youth empowerment, microfinance, agriculture and skills development to improve the lives and livelihoods of adolescent girls and young women.



How did AIM make a difference

3 pillars of impact



Social Empowerment

interventions to build confidence, agency and aspiration



Economic Empowerment

interventions to grow sustainable livelihoods, build savings, and ensure access to financing markets



Enabling Environment

support to drive social and behavior change in the wider community, in partnership with families and local actors



So, what exactly are we doing?



✦ **Creating safe spaces** for groups of adolescent girls and young women to gather and interact and learn together. Mentorship from a young woman – a ‘near peer’ – in the community, who also runs the club



✦ **Providing livelihood support** packages that help generate income along with training on financial literacy, business skills and technical skills related to the asset received



✦ **Engaging communities** including boys and men, to develop local support for and advocate for the wellbeing and rights of young people, and change social norms related to roles and expectations for adolescent girls and young women



✦ **Providing life, social and emotional skills training** to equip participants with knowledge that will inform key life choices, including information on sexual and women’s reproductive health, gender-based violence and female empowerment



✦ **Creating access to responsible financial services** to enable participants to start or grow their own businesses through microfinance loans

“At 23, I’m running my own training centre for tailoring. I started with a single sewing machine, but I wanted more. I just didn’t have the skills, capital, and most of all, the confidence.

“I dropped out of school at 18 because I was pregnant with my son. It was not easy raising a child, being so young myself. I had no one to guide or support me. I want my son to go further than I did. Now my income pays for his education. He will go to university, earn a masters, even a doctorate – it’s what he dreams of.

“I joined the AIM club and learned about running a business, saving and money management, and got the start-up capital I needed to finally start my business. I invested in buying and selling kitenge fabric, which then helped me buy second-hand sewing machines to start the training centre.

“What really changed me was learning life skills. My club mentor helped me believe in myself again. She guided me to see my potential - what I’m truly capable of.”

23-year-old Colette is from Rwanda, and is one of 260,000 girls and young women across five African countries who were participants of our youth clubs – safe spaces under trained mentors where girls and young women access the skills and tools needed to build a better future for themselves.



I don’t just train young women, I push them to believe in themselves. Every day, we lift each other up.



We are on track to directly reach more than a million girls and young women over five years.

From 2022 to 2025



We have partnered with over **2,600 communities** across 5 countries, reaching thousands of young people.



2,800+ youth clubs were formed, engaging:

260,000+ adolescent girls and young women

60,000+ adolescent boys and young men.



1,700+ youth development committees

were established, bringing together youth leaders and community members to serve as guardians and AGYW wellbeing champions.



109,000+ participants

received start-up assets or inputs to begin their livelihoods.



5,600+ mentors

both women and men, led club activities as facilitators and role models from their own communities.



3,600+

savings groups formed by more than

53,000 female participants

helping them build a savings culture and access small credit.



132 young women

were trained as early childhood development micro-entrepreneurs, supporting early learning in their communities.



121,000+

young microfinance clients (ages 18-35) were trained on social wellbeing, financial literacy, and digital skills.



We have seen young women embrace the smallest opportunity with such great hope and ambition.

For decades, we have tested and scaled approaches for women to build confidence and skills, have access to finance, and create opportunities. Across five countries, our young and resourceful team – mostly headed by young women – are rooted in the communities they serve.

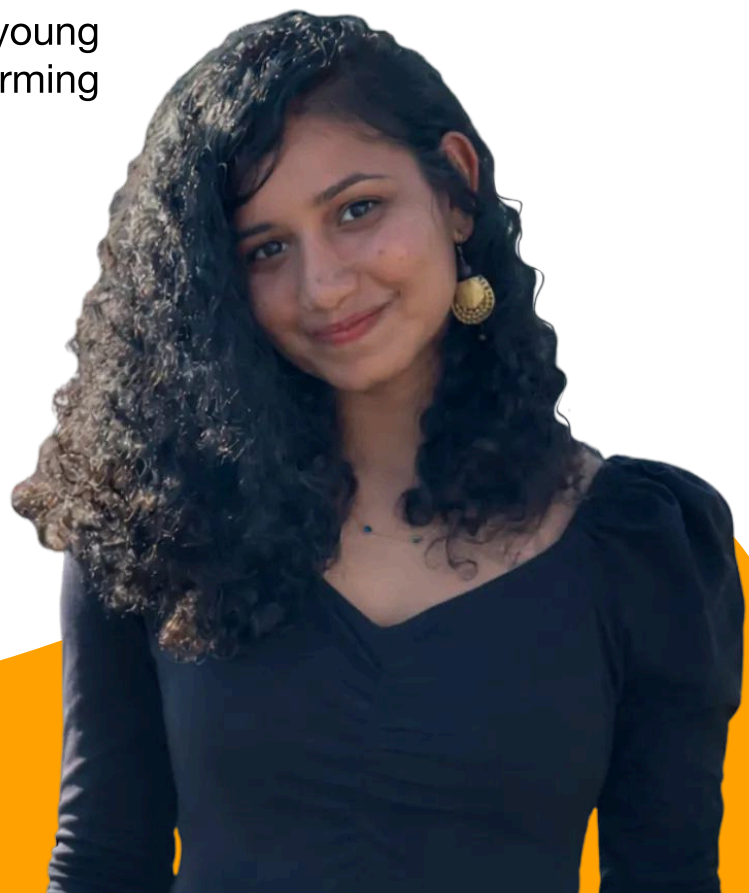
Being closest to the challenge means they're also closest to the solutions.

This isn't just an investment in young people, it's also a catalyst for transforming entire communities.

Paroma Afsara Husain

Director

Mastercard Foundation Accelerating Impact for Young Women (AIM) in partnership with BRAC



A few key moments from AIM cohort 2 (2024-2025)

208,000+ adolescent girls and young women enrolled in over 2,000 clubs and completed life-skills training.

Over a 6 month period, female mentors led life-skills curriculum tailored to each age group.

Age group	Very Young Adolescents	Adolescent Girls	Young Women	Early Adults
Age range	12-14	15-17	18-24	25-35



What did the sessions focus on?

- Confidence and interpersonal skills
- Emotional well-being and healthy relationships
- Financial literacy and digital skills
- Disaster preparedness
- Puberty, menstruation, and reproductive health

**80%
club
attendance
rate**



Who conducted the sessions?

- Women mentors from the community served as both facilitators and role models
- Male mentors worked with adolescent boys on positive masculinity, gender, and navigating healthy relationships

**Engaged 43,000+
adolescent boys**

Better money management with village saving groups

Village savings and loans associations, or VSLAs in short, are formed and managed by the participants of AIM clubs. These savings groups provide a safe space to save money and access small loans from the group's pooled funds. Members use loans for starting small businesses, paying school fees, and covering healthcare or other urgent needs.



3,000+
VSLAs formed



53,000+
adolescent girls and young
women now saving regularly

Within three months of launching,

94% of VSLAs had collected savings from members

49% had distributed loans



Self-employment and livelihood

Over **88,000+** young women were supported through four livelihood pathways – **agriculture, livestock, small business, and vocational training.**



12,000+
agricultural inputs



32,000+
livestock



39,000+
small businesses set up



4,000+
received vocational training

84% reported positive life changes

- Better access to education
- Can afford more than 2 meals a day

88% were satisfied with the assets

94% felt confident managing businesses



Early childhood development micro-entrepreneurs

Early childhood development micro-enterprises continued in cohort 2, supporting young women and early adults with training, knowledge and start-up capital to become childcare entrepreneurs. The centres offer high-quality, play-based learning that helps children grow and thrive, using a low-cost, culturally relevant, and sustainable model for low-resource settings. A total of 90 women in Tanzania and Uganda opened affordable childcare centres for children aged 3-5 in cohort 2.



61
women in Tanzania opened
childcare centres



29
women in Uganda opened
childcare centres

Participants were happier and felt proud in their new community roles



My biggest source of pain was how my family looked down on me for not achieving much, despite having a diploma in education. Now, people in my neighbourhood call me ‘teacher’ when I walk down the street. The sense of accomplishment is so precious.

- Lenny Mbigil

Shimo la Punda ECD centre,
Tanzania

Financial, digital and life skills training

All BRAC microfinance clients, including those aged 18 to 35, received inclusive and participatory training on social wellbeing, financial literacy, and digital skills. The sessions were tailored to young women with low literacy and numeracy skills and limited business experience. Using learning tools, the training introduced practical methods that clients could apply to their businesses quickly, regardless of the size or stage of their enterprise. BRAC's field teams conducted in Tanzania, Rwanda, Uganda, Sierra Leone, Liberia and Ghana.



Yes, I learned to be self-dependent. I gained skills related to my business and they have helped me to market my business. Since I am a hairdresser, if I work on a customer and she looks good, she will go and tell others about me which will bring in more customers.

- Microfinance client

Uganda

1,300+ youth development committees in five countries

Community-led youth development committees provide a platform for youth leaders and community members to support adolescent girls and young women as their guardians and safeguarding champions. We work closely with these committees, strengthening their capacity through training on leadership, safeguarding, referrals for gender-based violence, and social awareness. These skills enabled members of the committees to play their roles as active champions in their communities beyond the scope of the programme.



“

Everything changed the day I opened my salon. I was the first in my village to do so. It became a place of connection and hope. ”



“My father died when I was eight. I dropped out of school, then got married. I left my husband after he stopped supporting me and our children. I needed to step up, but didn’t have the skills or the confidence.

“At the AIM club, I learned how to save, how to work hard without giving up, and most importantly, the power of networking. I rented a small shop and bought hairdressing tools with my start-up capital. I paid my rent and expanded my business further.

“I now lead my savings group of 47 women. We opened a savings account as a group. I encourage them to be financially disciplined. I also train girls in hairdressing and mentor them at a vocational school in Iganga.”

25-year-old Natasha from Uganda is one of over 260,000 young women who joined our youth clubs – safe spaces under trained mentors where girls and young women build skills for a better future for themselves.



AIM participants amplify voices on the global stage

Adolescent girls and young women from the AIM clubs took to the stage, and shared their perspectives in the following regional, and global conversations, discussing gender equality, and policy reform.



Girls-led conversation circles in Beijing+30:

195 participants from Tanzania, Liberia, Rwanda, and Sierra Leone shared their insights and recommendations on gender equality at the Beijing Declaration.



Consultations on the US global strategy to empower adolescent girls:

9 participants from Tanzania, Sierra Leone, and Rwanda provided critical input on global policy priorities for adolescent girls.



African union virtual consultations on CEVAWG:

18 participants from Tanzania, Liberia, Sierra Leone, and Uganda advocated for stronger continental policies to end violence against women and girls.



Tanzania youth forum:

15 participants took part in reviewing the national youth policy, ensuring youth perspectives informed reform discussions.



UN youth consultation on the summit of the future (Tanzania):

participants shared their concerns and recommendations on youth empowerment and development.



Policy dialogue on SGBV prevention, market access, and financial inclusion:

2 participants presented their advocacy messages to decision-makers on issues affecting young women.



International youth day policy panel (Uganda):

5 participants engaged directly with policymakers on youth-friendly services, livelihoods, and work readiness.



Annual youth status report consultations (Uganda):

2 participants called for increased funding to prevent violence against girls and women and for the creation of youth-friendly spaces for sexual and reproductive health services.



Early signs of impact

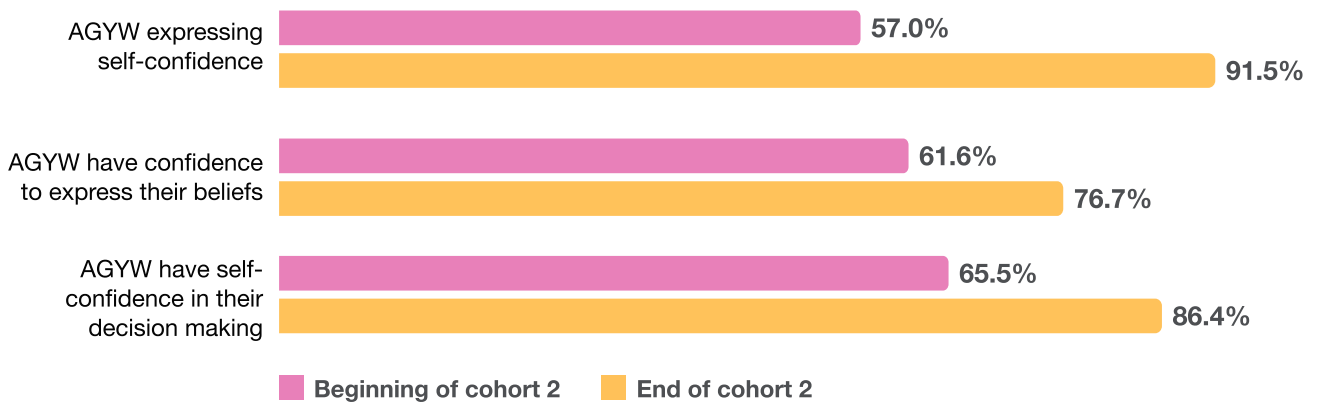
We drew on both quantitative and qualitative data from the first two years of the programme, which saw two cohorts of participants each year, to understand the social and economic progress towards impact.



Social empowerment

Building confidence, gaining essential knowledge about sexual and reproductive health and rights, and how to access essential services.

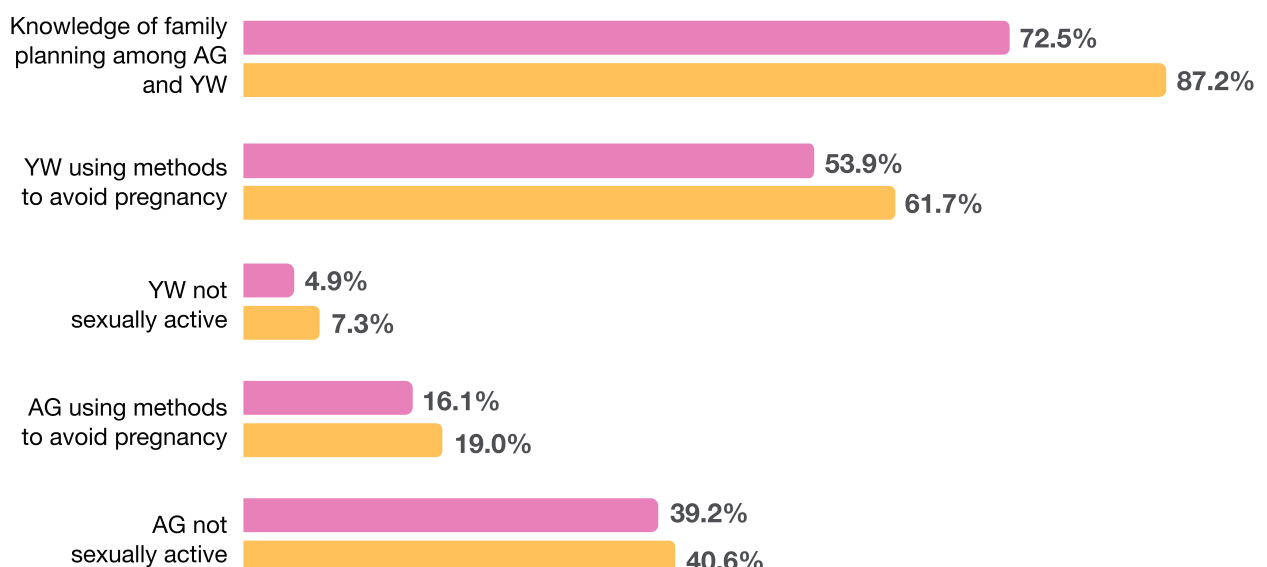
A **34.5 percentage point (pp) increase in confidence.**



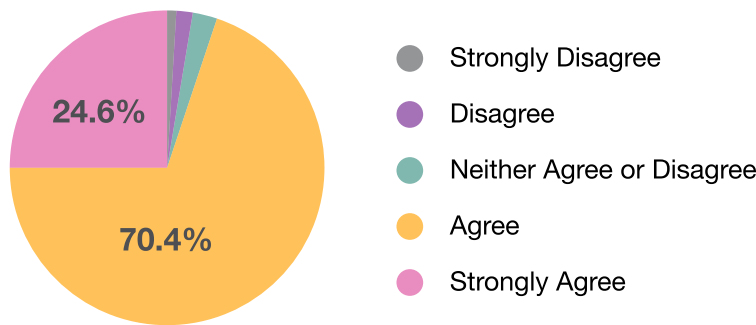
“ I became more confident, learned to support young girls, and can now speak to people without fear. ”

- An AIM participant from Uganda

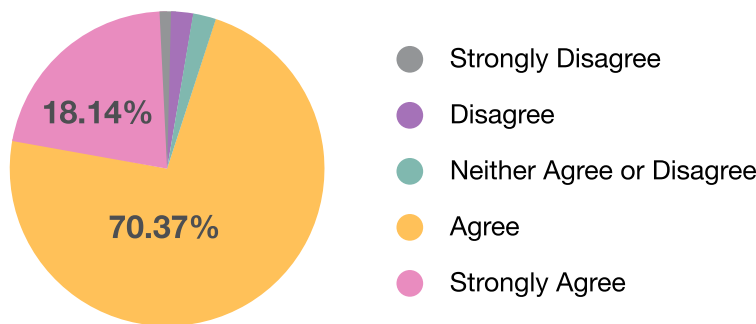
A **14.7 pp increase in knowledge of family planning** among adolescent girls and young women, compared to the start of cohort 2.



95% of participants reported feeling more confident to stand up for their rights after AIM.



88.5% of participants found it easier to access essential services such as health care, sexual and reproductive health and rights services, and gender-based violence protection services after AIM.



A 27.4 pp increase in knowledge of puberty and 30.2 pp increase in knowledge of menstruation.



Qualitative research supports these findings

In Sierra Leone, participants from the first year noted reductions in gender-based and other forms of violence in their communities. Girls aged 12–14 spoke about feeling confident in themselves, while older participants directly linked the presence of the programme to less domestic violence.

One participant shared:

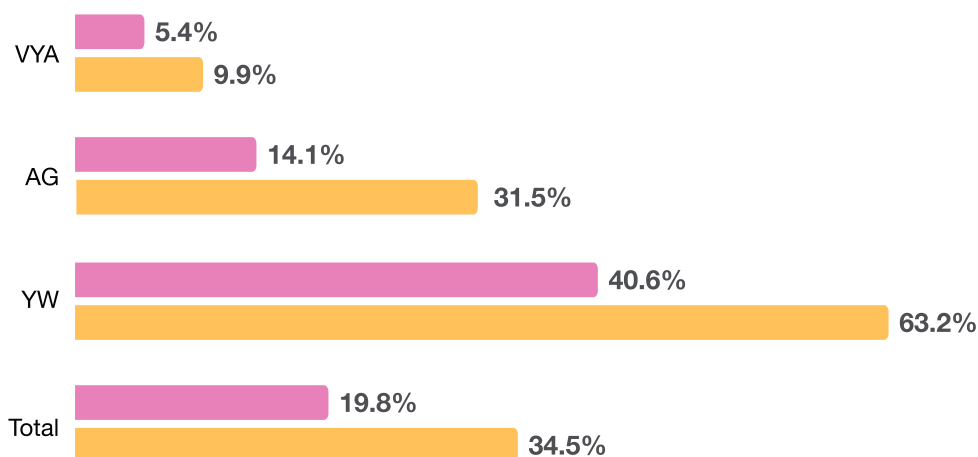
“ Before the programme, there was a lot of domestic violence. Men used to beat their wives, and when you felt too tired to have sex with them, they would beat you up and forcefully have sex with you. ”

In Uganda, younger participants highlighted a stronger desire to remain in school, while older participants noted positive mindset shifts and a greater ability to earn and save.

Economic Empowerment

Including savings groups, skills training, livelihood support, and financial linkages – have built participant’s resilience.

14.7 pp increase in earning income.



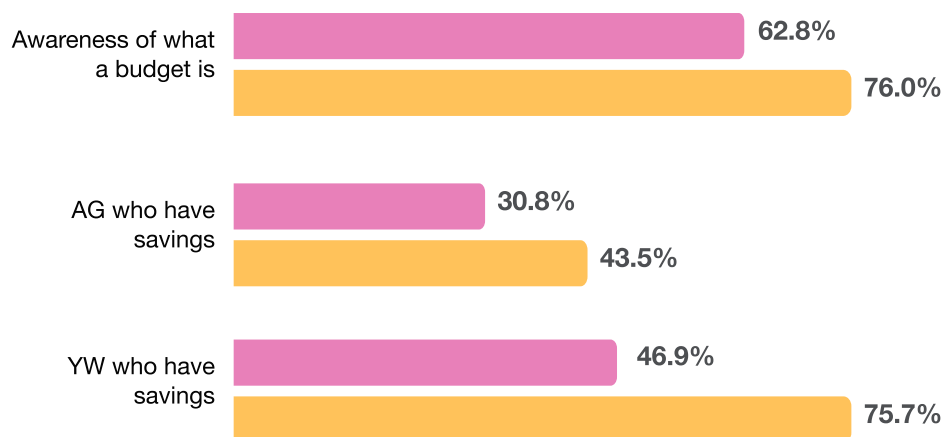
59.8% started **new self-employment** one to two months after receiving the support.

Among those already self-employed before the programme, **85.4%** reported **improvements in their existing businesses**.

Among BRAC microfinance clients, young women (aged 18-35) who received **financial, digital and life skills training** reported improved outcomes, compared to peers in their age group who had not received the training:

- **75%** reported improved quality of life
- **68%** reported improved savings balances
- **73%** reported improvements in business income

Participants saw significant gains in financial literacy and savings, including a **13.2 pp increase in basic financial literacy** for all AIM participants, and an increase of almost **30 pp** in the share of young women (aged 18 to 24) who have **savings**.

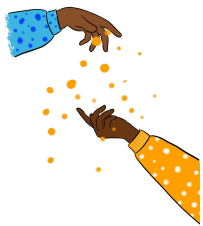


Always learning, refining and iterating for impact

Early results point to meaningful progress. The first two years of this programme have also taught us some important lessons. They pointed towards areas for growth.

We want to share these with you. Here is what we learned in the past two years:

Firstly, rethinking the timeframe and the livelihood package



- ▶▶ Extending the programme's initial 12-month cohort period gives the programme team more time to provide hands-on coaching, mentorship, and build market linkage opportunities to participants, which are essential for growing their micro-enterprises.
- ▶▶ Strengthening and expanding the livelihood support package can help adolescent girls and young women to generate income beyond subsistence, enhancing their ability to save, reinvest, and build long-term resilience.

Secondly, reaching more girls in vulnerable situations and the need for better and stronger sense of community ownership



- ▶▶ Many adolescent girls and young women remain underserved. Deepening community involvement and expanding reach can help ensure that no girl or young woman is left behind.
- ▶▶ Enhancing community engagement to foster stronger local ownership and deepen family and community involvement in driving meaningful social behaviour change.

Thirdly, address the barriers in accessing essential services



- ▶▶ The programme builds awareness of sexual and reproductive health, protection against gender-based violence, and better access to financial services. However, referral pathways remain a crucial gap. They need to be more effective to connect those in need to the right support.
- ▶▶ Expanding partnerships with service providers, particularly in remote areas, can help bridge gaps and improve access to essential services.

Finally, the need to strengthen educational support



- ▶▶ Strengthening collaboration with schools and alternative education providers can create more supportive learning environments that will help adolescent girls stay in school, return to formal education, and continue their secondary education, to gain the knowledge and skills essential to transitioning to dignified and fulfilling work in time.



The redesign

In 2024, BRAC and the Mastercard Foundation began a **co-creation process** to reimagine a **bolder, more ambitious version of AIM**. The programme entered a **redesign phase** grounded in **iterative learning and adaptation**.

Based on gaps identified from the first two cohorts, the following changes will be introduced from Cohort 3:



Extended cohort timeframe – now 24 months

Participants will receive support for a longer period to navigate seasonal business fluctuations, manage cash flow, diversify income, engage in post-production marketing, access financial services, and overcome challenges in growing micro-enterprises.



A more robust livelihood support package

A stronger livelihood support package will combine grants, shared-cost contributions, and a mix of short- and long-term income assets to ensure participants can earn enough to save and reinvest after meeting household needs.



Stronger communities

More community engagement and youth-led initiatives will help shift restrictive social norms, policies, and practices, hence creating a more supportive environment for girls.




A holistic education support

Providing comprehensive education support to help adolescent girls and young women to complete at least lower secondary education. This includes direct support for girls in vulnerable conditions to continue or re-enter school, and improving local schools' ability to provide education for all.

Looking ahead

The redesigned AIM programme provides targeted, age-specific support to adolescent girls and young women in their journey to adulthood.

Here is our anticipated impact.



2 million
adolescent girls &
young women



1.4 million
students



2,000
schools



7 countries
Sierra Leone, Liberia,
Ghana, Uganda, Tanzania,
Rwanda, and Kenya



Timeframe
Dec 2021 – Dec 2033



6.5 million
people in their
communities



700,000
young women in
microfinance groups

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